



# EPFO Simplifies Claim Settlement Process; Two Major Reforms Undertaken to Enhance Ease of Living for EPF Members and Ease of Doing Business for Employers

## Removal of Requirement to Upload Image of Cheque Leaf / Attested Bank Passbook to Benefit Over 7.7 Crore Members of EPFO

## Removal of Employer Approval Requirement for Seeding Bank Account Details with UAN to Immediately Benefit Nearly 15 Lakh Members with Pending Approvals

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In yet another step towards enhancing the Ease of Living for EPF members and Ease of Doing Business for employers, Employees' Provident Fund Organisation (EPFO) has introduced two key simplifications in its claim settlement process. These measures will significantly streamline the process of claim settlement and reduce grievances related to claim rejections.

Under the leadership of PM Shri @narendramodi ji, EPFO continues its reform journey!

Two major reforms have been introduced to make the claim settlement process simpler, faster, and hassle-free for crores of EPF members & employers:

✅ No need to upload image of cheque leaf/... [pic.twitter.com/YScWOkw0gn](https://pic.twitter.com/YScWOkw0gn)

— Dr Mansukh Mandaviya (@mansukhmandviya) April 3, 2025

### 1. Removal of Requirement to Upload Image of Cheque Leaf / Attested Bank Passbook

EPFO has completely dispensed with the requirement of uploading an image of a cheque leaf or attested bank passbook while filing online claims. This requirement was initially relaxed on a pilot basis for certain KYC-updated members. Since its launch on 28<sup>th</sup> May, 2024, the move has already benefited 1.7 crore EPF members.

Following the successful pilot, EPFO has now extended this relaxation to all members. As the bank account holder's name is already verified with the EPF member's details at the time of bank account seeding with the Universal Account Number (UAN), this additional documentation is no longer necessary.

By removing this requirement, EPFO is set to immediately benefit around 6 crore members, eliminating claim rejections due to poor-quality/unreadable uploads and reducing associated grievances.

## **2. Removal of Requirement of Employer Approval for Seeding Bank Account Details with Universal Account Number (UAN)**

To streamline the process of seeding bank accounts with UAN, EPFO has now removed the requirement of employer approval after bank verification.

Currently, every member is required to seed his/her Bank Account with UAN in order to get their PF withdrawals seamlessly credited to such account. During the F.Y. 2024-25, 1.3 crore members have submitted their requests for seeding their Bank Accounts and the requests after due matching with the respective Bank/NPCI are to be approved by the Employer through DSC/E-Sign.

It is seen that around 36,000 requests for seeding of bank account are being raised by the members on a daily basis and the banks take an average of 3 days to complete the verification. However, after the bank verification, the average time taken by the Employer to approve the process is about 13 days resulting in piling up of workload at the level of the Employer and consequent delay in the seeding of Bank Account for the Member. Further, this approval step is not adding any value to the verification process.

Out of 7.74 crore members who are presently contributing each month, already 4.83 crore members have seeded their Bank Accounts in UAN with 14.95 Lakh approvals are pending at the level of the Employers.

Accordingly, with a view to facilitate 'Ease of Doing Business' to the Employers and 'Ease of Living' to the Members, the role of Employer to approve the verification of bank account has now been dispensed with in the seeding process of the member's Bank Account. This will immediately benefit over 14.95 lakh members whose approvals are pending with the Employers.

The above simplified process will also facilitate those members who want to change their already seeded Bank Account by entering their new Bank Account no. along with the IFSC code duly authenticated through Aadhaar OTP.

The members who are yet to seed their Bank Account or change their seeded Bank Account can take advantage of the above simplified process to get their Bank Account seeded at the earliest.

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**Himanshu Pathak**

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